First Filing Company: Federal Insurance Company, ... State Tracking Number: #371516 \$50

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Filing at a Glance

Companies: Federal Insurance Company, Pacific Indemnity Company, Vigilant Insurance Company

Product Name: Masterpiece SERFF Tr Num: CHUB-125696931 State: Arkansas

TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: #371516 \$50
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: 08-7067-F State Status: Fees verified and

(PPA) received

Filing Type: Form Co Status: Reviewer(s): Alexa Grissom, Betty

Montesi

Author: Laura Massa Disposition Date: 07/10/2008

Date Submitted: 06/16/2008 Disposition Status: Approved

Effective Date Requested (New): Effective Date (New): 07/11/2008

Effective Date Requested (Renewal): Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Collector Vehicle Contract Modis

Status of Filing in Domicile:

Project Number: 08-7067-F

Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 07/10/2008

State Status Changed: 06/26/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This letter and its attachments serve to submit, for your review and approval, endorsements that will be used to modify our Arkansas Masterpiece forms. We refer to these endorsements as Contract Mods. The Contract Mods contained in this filing will print in the Coverage Summary (Declarations Page) or in the contract. Following are the Contract Mods and a brief description:

• MOD CVP 1 - Coverage Summary -

This mod amends the definition of "vehicle" to include Collector vehicles.

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

- MOD CVP 2 Vehicle Physical Damage Coverage-
- MOD CVP 3 Vehicle Liability Coverage
- MOD CVP 4 Uninsured and Underinsured Motorists Protection

These mods reinforce our intent that we do not cover any loss arising out of the ownership, maintenance, or operation of any collector vehicle(s) listed in the Coverage Summary while used in any business or occupation; while driven by any person under the age of 25 years; during instruction, practice, preparation for, or participation in any rally, gymkhana, sports event, stunting activity, or timed event of any kind; while on a racetrack, test track or other course of any kind; or while used for purposes other than as defined in the definition of "vehicle".

Attached is the actual language which will appear in the Coverage Summary and in the contracts.

Please contact me should you require additional information. This filing will be effective as of the date of your approval. Your approval of this filing will be greatly appreciated.

Company and Contact

Filing Contact Information

Fran Muldoon, Manager - CPI State Filngs fmuldoon@chubb.com

Dept.

202 Hall's Mill Rd. (908) 572-2875 [Phone] Whitehouse Station, NJ 08889-9977 (908) 572-4034[FAX]

Filing Company Information

Federal Insurance Company CoCode: 20281 State of Domicile: Indiana

202 Hall's Mill Road Group Code: 38 Company Type:

P.O. Box 1650

Whitehouse Station, NJ 08889-1650 Group Name: State ID Number:

(908) 572-4726 ext. [Phone] FEIN Number: 13-1963496

Pacific Indemnity Company CoCode: 20346 State of Domicile: Wisconsin

202 Hall's Mill Road Group Code: 38 Company Type:

P.O. Box 1650

Whitehouse Station, NJ 08889-1650 Group Name: State ID Number:

First Filing Company: Federal Insurance Company, ... State Tracking Number: #371516 \$50

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

(908) 572-4726 ext. [Phone] FEIN Number: 95-1078160

Vigilant Insurance Company CoCode: 20397 State of Domicile: New York

202 Hall's Mill Road Group Code: 38 Company Type:

P.O. Box 1650

Whitehouse Station, NJ 08889-1650 Group Name: State ID Number:

(908) 572-4726 ext. [Phone] FEIN Number: 13-1963495

SERFF Tracking Number: CHUB-125696931 State: Arkansas First Filing Company: #371516 \$50 $Federal\ Insurance\ Company, \dots$ State Tracking Number:

08-7067-F Company Tracking Number:

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Masterpiece Product Name:

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Filing Fees

Fee Required? Yes Fee Amount: \$50.00 Retaliatory? No

Fee Explanation: \$50.00 per filing

Filing Fee will be submitted via US Postal Service

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION # \$0.00 Federal Insurance Company 06/16/2008 Pacific Indemnity Company \$0.00 06/16/2008

Vigilant Insurance Company \$0.00 06/16/2008

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Alexa Grissom	07/10/2008	07/10/2008

Objection Letters and Response Letters

Objection Status	Letters Created By	Created On	Date Submitted	Response Letter Responded By	rs Created On	Date Submitted
Pending Industry Response	Alexa Grissom	06/26/2008	06/26/2008	Laura Massa	07/07/2008	07/07/2008
Pending Industry Response Filing Not		06/16/2008	06/16/2008	Laura Massa	06/24/2008	06/24/2008

Subject	Note Type	Created By	Created On	Date Submitted
23-89-214	Note To Filer	Alexa Grissom	07/03/2008	8 07/03/2008
Question regarding citation	Note To Reviewer	Laura Massa	06/30/2008	8 06/30/2008

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Disposition

Disposition Date: 07/10/2008

Effective Date (New): 07/11/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 0.000%

Overall Percentage Rate Impact For This Filing 0.000%

Effect of Rate Filing-Written Premium Change For This Program \$0

Effect of Rate Filing - Number of Policyholders Affected 0

 SERFF Tracking Number:
 CHUB-125696931
 State:
 Arkansas

 First Filing Company:
 Federal Insurance Company, ...
 State Tracking Number:
 #371516 \$50

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property of Casualty	&Approved	Yes
Form	Coverage Summary Mod	Approved	Yes
Form (revised)	Vehicle Physical Damage Contract Mod	Approved	Yes
Form	Vehicle Physical Damage Contract Mod	Withdrawn	No
Form (revised)	Vehicle Liability Coverage	Approved	Yes
Form	Vehicle Liability Coverage	Withdrawn	No
Form (revised)	Uninsured and Underinsured Motorists Protection	Approved	Yes
Form	Uninsured and Underinsured Motorists Protection	Withdrawn	No

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/26/2008 Submitted Date 06/26/2008

Respond By Date
Dear Fran Muldoon,

This will acknowledge receipt of the captioned filing. The forms do not appear to comply with Ark. Code Ann. 23-89-214.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 07/07/2008 Submitted Date 07/07/2008

Dear Alexa Grissom,

Comments:

In response to the Department's objection, please see attached revised contracts.

Response 1

Comments: Please see attachd, revised contrac mods. We have removed the language "while driven by any person under the age of 25 years"...

We trust we are now in compliance.

Sincerely,

Laura Massa State Filings Analyst (908) 572-2877

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Vehicle Physical Damage Contract Mod	MOD CV	P	Policy/Coverage Form	New			070708 revised Mod CVP 2.pdf
Previous Version Vehicle Physical Damage Contract Mod	MOD CV I 2	P	Policy/Coverage Form	New			061608 AR Mod 2.PDF
Vehicle Liability Coverage	MOD CV 3	P	Policy/Coverage Form	New			070708 revised Mod CVP 3.pdf
Previous Version							- 4
Vehicle Liability Coverage	MOD CV 3	P	Policy/Coverage Form	New			061608 AR Mod 3.PDF
Uninsured and Underinsured Motorists Protection	MOD CV s 4	P	Policy/Coverage Form	New			070708 revised MOD CVP 4.pdf
Previous Version							•
Uninsured and Underinsured Motorists Protection	MOD CV s 4	P	Policy/Coverage Form	New			061608 AR Mod 4.PDF

First Filing Company: Federal Insurance Company, ... State Tracking Number: #371516 \$50

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

No Rate/Rule Schedule items changed.

Sincerely,

Sincerely,

Laura Massa

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/16/2008 Submitted Date 06/16/2008

Respond By Date Dear Fran Muldoon,

This will acknowledge receipt of the captioned filing. Please submit the filing fee and send a response to this letter when you do so. Once the fee is received, we will begin the review of the filing.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 06/24/2008 Submitted Date 06/24/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Ms. Grissom,

Filing was fee was overnighted to the Department on 6/19/08.

Sincerely,

Laura Massa State Filings Department (908) 572-2877

Changed Items:

First Filing Company: Federal Insurance Company, ... State Tracking Number: #371516 \$50

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Laura Massa

First Filing Company: Federal Insurance Company, ... State Tracking Number: #371516 \$50

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Note To Filer

Created By:

Alexa Grissom on 07/03/2008 02:01 PM

Subject:

23-89-214

Comments:

I forwarded your language to our Director for review. He suggested you implement a named driver exclusion for any drivers 25 and under or he also suggested an endorsement stating who may operate the vehicle.

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Note To Reviewer

Created By:

Laura Massa on 06/30/2008 03:36 PM

Subject:

Question regarding citation

Comments:

The law that was cited states that we can not have lower limits if the vehicle is being driven by a driver other than the insured. We do not limit coverage for a driver other than the insured in the mod language.

Could you be more specific regarding the required revision?

I appreciate it.

Sincerely,

Laura Massa State Filings Analyst (908) 572-2877

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific	Readability	Attachment
Status			Date		Data		
Approved	Coverage	MOD CVI	>	Declaration New			061608 AR
	Summary Mod	1		s/Schedule			Mod 1.PDF
Approved	Vehicle Physical	MOD CVI	>	Policy/CoveNew			070708
	Damage Contrac	t2		rage Form			revised Mod
	Mod						CVP 2.pdf
Approved	Vehicle Liability	MOD CVI	>	Policy/CoveNew			070708
	Coverage	3		rage Form			revised Mod
							CVP 3.pdf
Approved	Uninsured and	MOD CVI	>	Policy/CoveNew			070708
	Underinsured	4		rage Form			revised MOD
	Motorists						CVP 4.pdf
	Protection						

Special Coverage Provisions

Vehicle Physical Damage Coverage

Collector Vehicles

The following is added to the definition of "vehicle" in your Arkansas Vehicle Physical Damage Coverage: "Vehicle" also includes the vehicle(s) listed in the Vehicle Physical Damage section of the Coverage Summary as collector vehicles. This means that in consideration of the reduced premium these collector vehicles are maintained primarily for use in car club activities, exhibitions, parades, functions of public interest or for a private collection, and are used infrequently for other purposes.

Vehicle Liability Coverage

Collector vehicles

The following is added to the definition of "covered vehicle" in your Arkansas Vehicle Liability Coverage: "Covered vehicle" also includes the vehicles listed in the Liability section of the Coverage Summary as collector vehicles. This means that in consideration of the reduced premium these vehicles are maintained primarily for use in car club activities, exhibitions, parades, functions of public interest or for a private collection, and are used infrequently for other purposes.

Uninsured and Underinsured Motorists Protection (UM/UIM) – Arkansas

Collector vehicles

The following is added to the definition of "covered vehicle" in your Arkansas Uninsured and Underinsured Motorists Protection Coverage: "Covered vehicle" also includes the vehicles listed in the Liability section of the Coverage Summary as collector vehicles. This means that in consideration of the reduced premium these vehicles are maintained primarily for use in car club activities, exhibitions, parades, functions of public interest or for a private collection, and are used infrequently for other purposes.

As the duly authorized representative of the company my signature validates this policy.

Authorized representative

Wobert Handurger

Copyright 1984 by Chubb & Son Inc. Form no. Q0802000

Vehicle Physical Damage Coverage

Exclusions

Collector vehicle usage. We do not cover any loss arising out of the ownership, maintenance, or operation of the vehicle(s) listed as collector vehicles in the Coverage Summary while used in any business or occupation; during instruction, practice, preparation for, or participation in any rally, gymkhana, sports event, stunting activity, or timed event of any kind; while on a racetrack, test track or other course of any kind; or while used for purposes other than as defined in the definition of "vehicle".

xx/xx/xx Arkansas Vehicle Physical Damage Coverage © Copyright 1985 by Chubb & Son Inc. Form no. 3600003

Vehicle Liability Coverage

Exclusions

Collector vehicle usage. We do not cover any damages arising out of the ownership, maintenance, or operation of the vehicle(s) listed as collector vehicles in the Coverage Summary while used in any business or occupation; during instruction, practice, preparation for, or participation in any rally, gymkhana, sports event, stunting activity, or timed event of any kind; while on a racetrack, test track or other course of any kind; or while used for purposes other than as described in the definition of "covered vehicle".

xx/xx/xx Arkansas Vehicle Liability Coverage © Copyright 1985 by Chubb & Son Inc. Form no. 4800003

Uninsured and Underinsured Motorists Protection

Exclusions

Collector vehicle usage. We do not cover any damages arising out of the ownership, maintenance, or operation of the vehicle(s) listed as collector vehicles in the Coverage Summary while used in any business or occupation; during instruction, practice, preparation for, or participation in any rally, gymkhana, sports event, stunting activity, or timed event of any kind; while on a racetrack, test track or other course of any kind; or while used for purposes other than as described in the definition of "covered vehicle".

xx/xx/xx Arkansas Uninsured and Underinsured Motorists Protection © Copyright 1985 by Chubb & Son Inc. Form no. 3800003

First Filing Company: Federal Insurance Company, ... State Tracking Number: #371516 \$50

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document- Approved 07/10/2008

Property & Casualty

Comments:

Please see attached Property & Casualty Transmittal Document

Attachment: F777MD.pdf

`Property & Casualty Transmittal Document

1.	Reserved for Insurance Dept. Us	se Only		2. Ins	urance [Оер	artment l	Jse or	nly	
				a. Dat	te the filir	ng is	s received	•		
				b. Ana	alyst:					
		c. Disposition:								
				d. Dat	e of disp	osit	ion of the	filing:		
				e. Effe	ective da	te o	f filing:			
					New Bu	ısin	ess			
					Renewa	al B	usiness			
				f. Sta	te Filing	#:		-1		
				g. SE	RFF Filin	g #:	: CHUB-12	56107	22	
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3.	Group Name Chubb & Son a division of Fed	oral Incura	nco	Co					038	NAIC#
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4.	Company Name(s)				Domicil	е	NAIC #	FEIN	#	State #
	Federal Insurance Company				Indiana		20281		963496	
	Pacific Indemnity Insurance Co	ompany			Wiscons		20346		78160	
	Vigilant Insurance Company				New You	rk	20397	13-19	963495	
5.	Company Tracking Number			08-706	7-F					
	. ,	rate Office	r(s)		7-F toll-free	nur	nber]			
	ntact Info of Filer(s) or Corpor Name and address	rate Office Title	r(s)	[include	toll-free	nur	FAX#			nail
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Cor	ntact Info of Filer(s) or Corpor Name and address	Title Manager State Fili	– ngs	[include	toll-free		FAX # 08) 57	2- <u>fm</u> u		
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Cor 6.	ntact Info of Filer(s) or Corpor Name and address	Title Manager State Fili	– ngs	[include	toll-free ione #s 72-2875	(90	FAX # 08) 57	2- <u>fmu</u>		
6. 7.	ntact Info of Filer(s) or Corpor Name and address Fran Muldoon	Title Manager State Fili Departmer	– ngs	[include Teleph (908) 57	toll-free none #s 72-2875	(90	FAX # 08) 57	2- <u>fmu</u>		
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7. 8. Fillin 9. 11. 12. 13.	Name and address Fran Muldoon Signature of authorized filer Please print name of authorized In the second of the	Title Manager State Fili Departmen ed filer nstructions o-TOI) (s) (if uirements] rketing title)	for 19.0	Fran Mu Fran Mu Gescripti Dersona 0001 Prive sterpiece Rate/Lo Forms Withdra on appro	Lacen Idoon ons of the later Passe ss Cost Comitwal	ese enge	FAX # 08) 57 34 fields) r Auto (PP Rules ation Rates er (give de	A) Rates/Ruleescript	es/Ruleses/Formstion)	chubb.com
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7. 8. Filin 9. 10. 11. 12. 13. 14. 15. 16. 17.	Name and address Fran Muldoon Signature of authorized filer Please print name of authorized In the second of the	Title Manager State Filin Departmen ed filer nstructions p-TOI) (s) (if uirements] rketing title)	for 19.0	Fran Mu Fran Mu Gescripti O Persona 0001 Privi	Lacen Idoon ons of the lacen at Passe ss Cost Company	ese enge	FAX # 08) 57 34 fields) r Auto (PP Rules ation Rates er (give de	A) Rates/Ruleescript	es/Ruleses/Formstion)	chubb.com

Effective March 1, 2007						
19. Status of filing in domicile						
Property & Casualty Transmittal Document—						
20. This filing transmittal is part of Company Tracking # 08-7067-F						
21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]						
This letter and its attachments serve to submit, for your review and approval, endorsements that will be used to modify our Arkansas Masterpiece forms. We refer to these endorsements as Contract Mods. The Contract Mods contained in this filing will print in the Coverage Summary (Declarations Page) or in the contract. Following are the Contract Mods and a brief description:						
MOD CVP 1 - Coverage Summary - This mod amends the definition of "vehicle" to include Collector vehicles.						
 MOD CVP 2 - Vehicle Physical Damage Coverage MOD CVP 3 - Vehicle Liability Coverage MOD CVP 4 - Uninsured and Underinsured Motorists Protection These mods reinforce our intent that we do not cover any loss arising out of the ownership, maintenance, or operation of any collector vehicle(s) listed in the Coverage Summary while used in any business or occupation; while driven by any person under the age of 25 years; during instruction, practice, preparation for, or participation in any rally, gymkhana, sports event, stunting activity, or timed event of any kind; while on a racetrack, test track or other course of any kind; or while used for purposes other than as defined in the definition of "vehicle". Attached is the actual language which will appear in the Coverage Summary and in the contracts. Please contact me should you require additional information. This filing will be effective as of the date of your approval. Your approval of this filing will be greatly appreciated. 						
22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below] Check #: Amount: Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.						

^{***}Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

Company Tracking Number: 08-7067-F

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: Masterpiece

Project Name/Number: Collector Vehicle Contract Modis/08-7067-F

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Vehicle Physical Damage Contract Mod	06/16/2008	061608 AR Mod 2.PDF
No original date	Form	Vehicle Liability Coverage	06/16/2008	061608 AR Mod 3.PDF
No original date	Form	Uninsured and Underinsured Motorists Protection	06/16/2008	061608 AR Mod 4.PDF

Vehicle Physical Damage Coverage

Exclusions

Collector vehicle usage. We do not cover any loss arising out of the ownership, maintenance, or operation of the vehicle(s) listed as collector vehicles in the Coverage Summary while used in any business or occupation; while driven by any person under the age of 25 years; during instruction, practice, preparation for, or participation in any rally, gymkhana, sports event, stunting activity, or timed event of any kind; while on a racetrack, test track or other course of any kind; or while used for purposes other than as defined in the definition of "vehicle".

Arkansas Vehicle Physical Damage Coverage

Vehicle Liability Coverage

Exclusions

Collector vehicle usage. We do not cover any damages arising out of the ownership, maintenance, or operation of the vehicle(s) listed as collector vehicles in the Coverage Summary while used in any business or occupation; while driven by any person under the age of 25 years; during instruction, practice, preparation for, or participation in any rally, gymkhana, sports event, stunting activity, or timed event of any kind; while on a racetrack, test track or other course of any kind; or while used for purposes other than as described in the definition of "covered vehicle".

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Arkansas Vehicle Liability Coverage

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Uninsured and Underinsured Motorists Protection

Exclusions

Collector vehicle usage. We do not cover any damages arising out of the ownership, maintenance, or operation of the vehicle(s) listed as collector vehicles in the Coverage Summary while used in any business or occupation; while driven by any person under the age of 25 years; during instruction, practice, preparation for, or participation in any rally, gymkhana, sports event, stunting activity, or timed event of any kind; while on a racetrack, test track or other course of any kind; or while used for purposes other than as described in the definition of "covered vehicle".

Arkansas Uninsured and Underinsured Motorists Protection

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